

ARBEKM/SEC-277, 278, 279/...../2025-26

AUCTION SALE NOTICE

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules 2002

Notice is hereby given to the public in general and in particular to the borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of CSB Bank Limited Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "without recourse basis" on **20.01.2026** for recovery of amount described below from the borrower/ guarantors mentioned hereunder.

Description of Immovable Property	<p>No. 1) One cellar having a floor area of 32.52 square meter and the right to use the passage and land admng 15.85 Square meter bearing Re Sy. No. 44/15 (Old Sy. No. 1130/1) Block No. 16 of Chirakkadavu Village, Kanjirappally Taluk, Kottayam District in the name of Joyice E James vide Sale Deed No. 3067/06 of SRO Kanjirapally.</p> <p>No. 2) 10.63 square meter land in Re. Sy. No. 44/15, Block No. 16 (Old Sy. No. 1130/1) of Chirakkadavu Village, Kanjirappally Taluk, Kottayam District in the name of Joyice E James vide Sale Deed No. 5178/ 06 of SRO Kanjirapally.</p> <p>No. 3) Two rooms with floor area of 25.92 sq mtrs and right to use steps and passage bearing Re. Sy. No. 44/16 in Block No. 16 (Old Sy. No. 1130/1) of Chirakkadavu Village, Kanjirappally Taluk, Kottayam District in the name of Joyice E James vide Sale Deed No. 2909/03 of SRO Kanjirapally. (Property mortgaged to National Fashions & National Bankers)</p>				
Boundaries	<p>Boundaries of properties Nos 1, 2 & 3 lying together with common boundaries - (As per location sketch)</p> <p>North : K K Road South : Property of Anthrayos & Others East : Property of Pankajakshi Amma West : Property of Pulickal</p>				
Account Name	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Borrowers/Guarantors</th> <th style="width: 80%;">Amount due to the Bank as on 22.12.2025</th> </tr> </thead> <tbody> <tr> <td data-bbox="352 1581 991 2038"> 1. M/s. National Fashions, Managing Partner - Smt. Ruby Joyice, National Complex, K.K. Road, NH 220, Ponkunnam – 686506, 2. Smt. Ruby Joyice, Managing Partner - M/s. National Fashions, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 3. Mr. Joyice E J, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 4. Smt. Litty Jobin, Elamthottam </td> <td data-bbox="991 1581 1442 2038"> Rs. 67,53,111.00 (Rupees Sixty Seven Lakhs Fifty Three Thousand One Hundred Eleven only) with future cost, interest and other expenses thereon </td> </tr> </tbody> </table>	Borrowers/Guarantors	Amount due to the Bank as on 22.12.2025	1. M/s. National Fashions, Managing Partner - Smt. Ruby Joyice, National Complex, K.K. Road, NH 220, Ponkunnam – 686506, 2. Smt. Ruby Joyice, Managing Partner - M/s. National Fashions, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 3. Mr. Joyice E J, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 4. Smt. Litty Jobin, Elamthottam	Rs. 67,53,111.00 (Rupees Sixty Seven Lakhs Fifty Three Thousand One Hundred Eleven only) with future cost, interest and other expenses thereon
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CSB Bank Limited,

Asset Recovery Branch, Chittoor Road, Valanjambalam, Ernakulam, Pin-682 016

| e-mail : arbkem@csb.co.in | Ph: 9072614041,42,43 | Web: www.csb.co.in | CIN: L65191KL1920PLC000175 |

	<p>House, Chirakkadavu (East) PO, Ponkunnam – 686520.</p> <p>5. Mr. Jerrin Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520.</p> <p>6. Mr. Julin Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520</p> <p>7. Jobin Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520</p> <p>8. Jiby Jerrin, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520</p>	
<p>M/s. National Bankers</p>	<ol style="list-style-type: none"> 1. M/s. National Bankers, Managing Partner - Mr. Joyice E James, National Complex, K.K. Road, NH 220, Ponkunnam – 686506. 2. Mr. Joyice E James, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 3. Smt. Ruby Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 4. Smt. Litty Jobin, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 5. Mr. Jerrin Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520. 6. Mr. Julin Joyice, Elamthottam House, Chirakkadavu (East) PO, Ponkunnam – 686520 7. George E James, (Guarantor & Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O.Ponkunnam-686520. 8. Mr. Jobin Joyice, Elamthottam House, Chriakkadavu(East) PO, Ponkunnam – 686520 9. Mr. Jiby Jerrin, Elamthottam House, Chriakkadavu(East) PO, Ponkunnam - 686520 10. Tomy James (Legal Heir of (Late) Thressiamma James), Elamthottam House, 	<p>Rs. 1,66,94,017.54 (Rupees One Crore Sixty Six Lakhs Ninety Four Thousand Seventeen and Paise Fifty Four only) with future cost, interest and other expenses thereon</p>

Chirakkadavu (East) P.O., Ponkunnam-686520.
 11. Lissy Jose, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O., Ponkunnam-686520.
 12. Siby E James, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O., Ponkunnam-686520.
 13. James E James, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O., Ponkunnam-686520.
 14. Reji James, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O., Ponkunnam-686520.
 15. Ancy James, (Legal Heir of (Late) Thressiamma James), Elamthottam House, Chirakkadavu (East) P.O., Ponkunnam-686520.

One of the mortgagor has filed Securitisation Application No. 354/2023 which is pending before the Debts Recovery Tribunal - 2, Ernakulam and there is no adverse orders against the bank. For detailed terms and conditions of the sale, please refer to the link provided in "Sale of Property" Secured Creditor's website i.e. www.csb.co.in

Reserve Price: Rs. 18,00,000/- (Rupees Eighteen Lakhs Only)	
EMD: - Rs. 1,80,000/- (Rupees One Lakhs Eighty Thousand only)	
INSPECTION OF PROPERTY	08.01.2026 (from 10.30 am to 01.00 pm)
Date, Time and place of Auction	20.01.2026 (from 12.30 PM onwards) CSB Bank Ltd, Ponkunnam Branch, Kottayam.
Last date of EMD	19.01.2026

For further information contact; Asset Recovery Branch, Chittoor Road, Valanjambalam, Ernakulam. Ph: 9072614041, 42 & 43 (on working days during business hours.)

Place: Ernakulam

Date: 22.12.2025

Authorised Officer
CSB Bank Ltd.